

PF-2007-01303  
(Must be used with)  
PF-2006-00690

**AMENDMENT RIDER**  
**For California residents Only**

By attachment of this Rider, the {Policy} {/} {Certificate} is amended by the following:

The following is added to the **DEFINITIONS** section:

"Regular Care of a Physician" means the Insured personally visits a physician as frequently as is medically required, to effectively manage and treat the Insured's disabling condition and the Insured is receiving appropriate medical treatment and care for the Insured's disabling condition, which conforms with generally accepted medical conditions.

The first paragraph of the **MONTHLY ACCIDENT OR SICKNESS INDEMNITY** section is deleted in its entirety and replaced with the following:

Indemnity will not be paid under this part for any period of disability prior to the expiration of the Elimination Period, if any, stated in the Schedule applicable to the Insured. To continue benefits for any period of disability under this part, written proof of loss must be provided to the Company and the Insured must be under the Regular Care of a Physician, surgeon, or chiropractor, other than the Insured or a member of his or her family, unless the Regular Care of a Physician will not improve the Insured's disabling condition or will not prevent a worsening of the Insured's disabling condition.

This Rider takes effect on the {later of the} effective date {of the {Policy} {/} {Certificate} to which it is attached} {or {Month Day, Year}} {shown in the Certificate Schedule}. This Rider terminates concurrently with the {Policy} {/} {Certificate} to which it is attached. It is subject to all the definitions, limitations, exclusions and conditions of the {Policy} {/} {Certificate} except as stated.